WOMEN EMPOWERMENT THROUGH HIGHER EDUCATION: A STUDY IN COASTAL KARNATAKA

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By

SHAMA I.N. M M.A

Research Scholar

Department of Post-Graduate Studies and Research in Economics

Mangalore University

Research Guide

Dr. SHRIPATHI KALLURAYA.P M.A., PhD.

Rtd. Professor

Department of Post-Graduate Studies and Research in Economics

Mangalore University, Mangalagangothri – 574 199

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INTRODUCTION

"**Knowledge is power. Information is liberating. Education is the premise of progress, In every society, in every family".**

Kofi Annan (The Former Secretary-General of the United Nations)

Development in the modern knowledge-based economy is seen as a sustainable and empowering process. Its pace and scope rely on the effective use of physical, technological, financial, and human resources. This development is fundamentally a human-centered process, where individuals evolve by addressing challenges and leveraging opportunities, moving from knowledge acquisition to motivation and action.

Human resource development is crucial for forming human capital, with knowledge playing a pivotal role. In the primitive stages of development, physical resources were the primary drivers, focusing on material-centric economic activities. But in the current world knowledge-intensive economic activities are predominant. The present economic world is termed an 'information age' in which knowledge is recognized as an important production factor. Herein knowledge, more specifically technical knowledge, has been acquired attention.

The growing tertiary sector of the economy which basically comprises financial services, insurance, health, and education is knowledge-intensive. The metamorphosis from material to knowledge-based resources accelerated the economic development of developing countries including India. The quality of human resources, shaped by the educational system's output, positively impacts economic progress. Quality education imparts the necessary skills and capabilities for economic advancement, transforming unskilled labor into skilled manpower. Investment in education advances the national output and facilitates sturdy economic growth. Hence, education is a key mechanism for societal transformation and economic development.

The World Bank (2000) highlighted the importance of technical and higher education for countries to remain competitive in a global knowledge-based economy. Criticizing an analysis that measures the benefits of higher education solely in terms of incremental earnings accruing to individuals, higher education is regarded as 'simultaneously improves individual's lives and enriches wider society' (World Bank, 2000). Education is thus a vital tool for development and societal change, with development, human resources, knowledge, and education being closely interconnected.

Women must be included in the development process as they constitute half of the global human resources. Their participation in economic activities is as vital as men's. In India, women significantly contribute to economic development, with 149.8 million female workers recorded in 2011 (Office of Registrar General & Census Commissioner of India). The traditional economic setup believed that women's roles were limited to household activities, often considered unproductive because they were not market-oriented. However, the New Household Economics theory by Gary Becker in the 1960s recognized household activities as productive, associating domestic labor with home production of goods and services.

The male-dominated society treated women as inferior to men in every dimension and made them subjected to considerable exploitations at both micro and macro levels. To address these issues faced by women, they ought to be viewed as economic assets of the economy. Though historically their contribution to the economic life of the country was confined currently they play a crucial role in both organized and unorganized sectors of the economy.

Education and employment empower women, enabling them to advocate for themselves and contribute significantly to economic life. Educational progress has allowed women to advance in various fields, bringing significant optimistic changes in both quantitative and qualitative aspects of the economy. The Sustainable Development Goals emphasize the importance of quality education and gender equity for sustainable growth. Many countries have made significant progress toward gender equality in education, employment, and entrepreneurship in recent decades.

Education is a powerful means to achieve gender equity. Comprehensive elementary and quality higher education help channel skills into employment and entrepreneurial activities. Higher education provides the specific knowledge and skills required for particular jobs, acting as a critical determinant of individual and economic development. Enhancing employability skills is also essential to fully utilize women's potential. However, several economic, social, and cultural factors continue to challenge women's effective involvement in economic activities.

Education

Education is crucial for individual development and acts as a catalyst for economic growth. Kofi Annan (1999) emphasized its transformative power, underpinning freedom, democracy, and sustainable development. Lewis (1962) and theorists like Barro (1988) and Lucas (2001) identified education as vital for economic progress. Research shows higher education leads to better wages and job opportunities, addressing necessities and non-material needs like participation and cultural identity (Streeten, 1979). In the knowledge-driven era, education is essential for combating poverty and unemployment in developing countries, driving socio-economic advancement.

In India, education is a shared responsibility of central and state governments. Programs like Sarva Shiksha Abhiyan, the Mid-day Meal Programme, and free uniforms aim to boost primary school enrollment. The Right of Children to Free and Compulsory Education Act, 2009, strives to make education accessible to all. Education empowers individuals with essential skills, improves job prospects, health, and productivity, and fosters progressive attitudes. It significantly contributes to socio-economic development, enhancing human resources, growth rates, national income, and living standards, while promoting a more equitable and prosperous society.

Higher education

In today's global environment, higher education is essential for individuals to acquire the skills and abilities necessary for economic independence and social competence. It significantly enhances a nation's economic conditions through research and innovation, contributing to social, economic, and scientific progress. Higher education fosters understanding and knowledge, transforming minds and instilling essential values and life skills. The National Policy on Education (1986) emphasizes that higher education allows reflection on critical social, economic, cultural, moral, and spiritual issues, contributing to national development by disseminating specialized knowledge and skills. India's higher education system, ranking third globally in the number of institutions and student enrollment, plays a pivotal role in human resource development and producing educators for the education system.

India's higher education system includes universities, colleges, and stand-alone institutions, with 1,168 universities, 45,473 colleges, and 12,002 stand-alone institutions as of the 2021-22 academic year (AISHE 2021-22). Enrollment has steadily increased, reaching nearly 4.33 crore in 2021-22, up from 4.14 crore in 2020-21 and 3.42 crore in 2014-15. The University Grants Commission (UGC) governs tertiary education, setting standards, advising the government, and coordinating between State and Central authorities, while the All-India Council for Technical Education (AICTE) oversees technical education. Public spending on education has also increased, amounting to 4.64 percent of GDP in 2020-21 (Ministry of Education, GOI). To meet job market demands, India's higher education system must focus on equipping youth with employable skills.

Empowerment

Empowerment is a dynamic, multifaceted concept widely recognized in the development sphere, involving both internal and external transformations. It entails challenging existing power dynamics, gaining control over power sources, and cultivating internal capacity, self-confidence, and a transformed consciousness. This internal change enables individuals to overcome external barriers, access resources, and challenge traditional ideologies, thereby gaining authority over their own lives. Social scientists have variously defined empowerment; the Social Work Dictionary (1991) describes it as helping groups achieve political influence or legal authority, while the UNDP (1994) views it as a process enabling changes in power balances in social, economic, and political relations. Sen and Baltiwala (2000) highlight it as gaining greater control over life circumstances, resources, and ideology, along with intrinsic growth and self-confidence. Thus, empowerment is a comprehensive process that fosters awareness, consciousness, and inner transformation, enabling individuals to control their lives and destinies.

Levels of Empowerment

Empowerment can be understood across various levels: individual or personal, organizational, community, and collective.

Individual Empowerment: This level involves personal transformation, where individuals identify their goals and work towards achieving difficult targets (Wilson, 1996). Often called psychological empowerment, it includes individuals' self-perception, knowledge, skills, capacities, and sense of mastery (Staples, 1990, p. 32). It develops as people work to overcome

psychological and intellectual barriers, achieving self-determination, self-reliance, and decision-making capabilities (Becker, Kovach, & Gronseth, 2004).

Organizational Empowerment: This refers to the strategies and systems within organizations that promote member participation and enhance overall functioning, ultimately supporting the achievement of organizational objectives.

Community Empowerment: This level involves collective efforts to improve the quality of life and strengthen connections among community organizations (Perkins & Zimmerman, 1995).

Collective Empowerment: This involves individuals coming together to break their isolation, support each other, learn collaboratively, and develop skills for collective action (Boehm & Staples, 2004).

Empowerment at these levels fosters both individual and community growth.

Women's empowerment

Historically, Indian women were deemed inferior to men and confined to domestic roles, but today, they are granted equal constitutional and legal rights, enabling active participation in all societal aspects. Although traditionally overlooked in economic analyses due to non-involvement in market activities, women now play a crucial role in economic activities. Addressing the economic challenges women face is essential, as social, cultural, and economic barriers continue to impact their empowerment. Gender equality and women's empowerment are increasingly promoted globally, fostering cultural and ideological transformations.

Empowerment involves 'giving power to,' 'creating power within,' and 'enabling.' Batliwala (1994) describes it as a spiral process of awareness, change identification, strategy planning, action, and outcome analysis. UNIFEM defines economic empowerment as women's access to and control over sustainable living resources. Hall (1992) emphasizes that empowerment is about women developing their power while respecting men. It encompasses cognition, conviction, dignity, and decision-making involvement. The Government of India designated 2001 as the Year of Women's Empowerment, with Prime Minister Atal Bihari Vajpayee launching it and awarding the Stree Shakti Puraskars to five women for their contributions to women's empowerment in challenging areas. Empowerment is an ongoing

process that enhances knowledge, resources, independence, and opportunities for women to overcome life's challenges.

Dimensions of women's empowerment

Empowerment is a multifaceted process involving the development of internal capacity, self-confidence, and control over one's life and resources. According to Amartya Sen, recognizing women's political, economic, and social participation is vital for development. Empowerment encompasses social, economic, political, familial, and psychological dimensions.

Social empowerment

Improving women's condition is fundamental to social empowerment, as highlighted by Swami Vivekananda. It involves redistributing power within families and societies, ensuring equal status and decision-making power for women. Social empowerment helps combat gender discrimination, poverty, and injustice, fostering autonomy and self-confidence (Blomkvist, 2003; Eyben et al., 2008). Empowered women enhance social dignity, education, health awareness, and social mobility, becoming advocates for themselves and others.

Economic empowerment

Economic empowerment aims to make women financially independent and self-sustaining, ensuring fair access to resources and participation in economic decisions. It involves control over income, assets, and household resources, enabling women to enter the labor force and hold economic power (Stromquist, 1995; Malhotra et al., 2002). Financial independence improves women's status in families and society, contributing to national income and economic productivity. Education and awareness of economic rights are crucial for autonomy over earnings.

Political empowerment

Political empowerment is essential for democracy, ensuring women's awareness of voting rights, representation in decision-making bodies, and participation in political activities (Sinha, 2007; Stromquist, 1995). It involves collective organization for better access to public services and leadership roles. Despite constitutional rights, women's political representation remains low, though initiatives like the Panchayat Raj system's reservation for women help. Political empowerment enhances leadership skills and influences public policy.

Familial empowerment

Familial empowerment involves women's participation in household decisions, control over sexual relationships, choice of life partners, and freedom from domestic violence (Malhotra et al., 2002). It aims for transformations in the marriage system, reducing dowry cases, and addressing domestic violence and divorce stigma.

Psychological empowerment

Psychological empowerment includes building self-esteem, self-efficacy, and psychological well-being (Malhotra et al., 2002). Empowered women maintain self-confidence, face life challenges positively, and support other women. Recognizing self-worth, maintaining self-respect, and nurturing a positive outlook contribute to psychological empowerment.

Empowerment through education

Education stands as the primary driver of women's empowerment, especially in competitive societies focused on progress. Historically, Indian society marginalized women's education, relegating them to subordinate roles. Thus, educational empowerment for women involves breaking down entrenched gender stereotypes and ensuring access to quality education.

This empowerment encompasses various elements such as advocating for women's right to education, promoting gender sensitization, and providing legal knowledge. By prioritizing and facilitating women's education, societies can challenge traditional norms and foster gender equality.Furthermore, education, particularly higher education, enhances women's employment opportunities and financial independence. By equipping women with knowledge and skills, education broadens their prospects for securing livelihoods and making meaningful contributions to society.

Higher education and women empowerment

Higher education is crucial for developing countries like India, enhancing human resource development and transforming minds through knowledge and values. It allows individuals to reflect on critical issues, contributing to national development with specialized skills (National Policy on Education, 1986). For women, higher education is a potent catalyst for empowerment, boosting social mobility, self-understanding, and economic impact. Increased female enrollment in higher education fields aligns with goals from the 1994

International Conference on Population and Development, emphasizing women's political, social, economic, and health empowerment as vital for sustainable development. Despite efforts to address educational and economic disparities arising from cultural factors like caste, religion, and gender, many women face challenges such as familial expectations and societal stigma. Nonetheless, various initiatives by the Ministry of Women and Child Development demonstrate a commitment to fostering inclusive growth.

Employability

Employability encompasses the skills, understandings, and personal attributes that enable individuals to gain and maintain employment successfully, as defined by Hillage and Pollard (1998) and elaborated by Yorke and Knight (2003). It goes beyond merely having a job, as Lees (2002) differentiates between being employed and being employable, emphasizing the latter's capacity to sustain employment and progress in the workplace. Employability involves adapting to evolving technologies and workplace dynamics, enabling individuals to seize career opportunities and navigate job transitions effectively.

Employability skills

In today's competitive job market, having a degree alone is insufficient; individuals must possess specific employability skills to secure and retain employment. These skills, identified by UNESCO and the International Labour Organization, encompass a blend of comprehensive education and training, along with high-level abilities such as teamwork, problem-solving, ICT proficiency, and communication skills. Adaptability to evolving workforce demands is crucial, highlighting the necessity for both education and a robust set of employability skills for success in the contemporary economy.

These are the key concepts highlighted in the present research.

REVIEW OF LITERATURE

The purpose of conducting a literature review in research is to understand the current perspectives on a subject and to identify any gaps in the existing research. Through a thorough examination of previous studies, researchers can explore the different dimensions that have been explored by earlier scholars. This process allows for the categorization of various aspects of the subject based on the level of attention they have received.

In the realm of women's empowerment, there has been a significant amount of research conducted. However, much of this research has focused on specific aspects of women's empowerment, leaving other areas relatively unexplored. Consequently, it is possible to categorize the dimensions of women's empowerment into those that have been extensively studied, those that have received moderate attention, and those that have been less researched. Identifying which dimensions of women's empowerment have garnered the most research attention and which ones have been less explored enables researchers to identify areas where further investigation is warranted. This aids in guiding future research endeavors and contributes to a more comprehensive understanding of women's empowerment.

The existing literature may be classified as;

1. Studies related to Higher Education.

2. Studies related to Women and Education.

3. Studies related to Women and Employment.

4. Studies related to Women's Empowerment.

After reviewing the literature in this field of knowledge, the following research questions were identified;

1. How the growth of the higher education sector in India is taking women along with?
2. In what way does higher education empower women?
3. How among higher educated women, the nature of empowerment differs between employed and unemployed.
4. How to measure empowerment?
5. What is the variable that measures Economic, social, and political empowerment?

When considering women's empowerment, it becomes crucial to analyze various aspects such as women's status within Indian society, gender-related challenges in higher education, employment status, and the development of employability skills. Furthermore, it's imperative to assess the government's role in fostering women's empowerment. Such analysis must carefully consider regional disparities, sectoral variations, as well as existing government policies and programs.

By delving into these multifaceted issues, researchers can establish a framework for a more comprehensive understanding of the process of women's empowerment. Hence, this research endeavors to investigate the dynamics of the empowerment process among educated women, aiming to shed light on its key features.

SIGNIFICANCE OF THE STUDY

In India, women have historically faced marginalization within a male-dominated society, a trend that persists today despite advancements. While there has been progress in women's higher education enrollment and workforce participation, it remains inadequate. Fluctuations in women's workforce involvement and their limited representation in decision-making positions underscore the ongoing gender disparities in society.

Higher education is recognized as a pivotal factor in women's empowerment, offering avenues for social, economic, and political advancement. By providing women with knowledge, skills, and critical thinking abilities, higher education enhances their agency and ability to engage meaningfully in various spheres of society. Beyond academic qualifications, the acquisition of employability skills is essential for improving the job prospects and economic independence of women with higher education. Bridging the gap in employability skills between employed and unemployed women can contribute significantly to reducing gender disparities in the labor market.

Thus, the findings of the study extensively complement the existing body of knowledge concerning the influence of higher education on women's empowerment. The study emphasizes the importance of informed policymaking and targeted interventions by government departments, particularly in the higher education sector. Initiatives aimed at improving student enrollment ratios and enhancing employability skills among higher-educated women are crucial for promoting gender equality and women's empowerment.

STATEMENT OF THE RESEARCH PROBLEM

Gender discrimination has long posed a significant challenge to the inclusive and sustainable development of the country. Several initiatives have been implemented to integrate women into the mainstream development process and empower them in various spheres.

In today's knowledge-based economy, human resources are critical for economic advancement. Education plays a crucial role in enhancing the productivity and efficiency of human resources, making the provision of quality education a primary goal for fostering effective and empowered human capital. Different stages of education empower individuals to varying degrees, imparting distinct levels of efficiency, productivity, rationality, and managerial skills.

However, the empowerment of women cannot be generalized in the same way as it is for men. Historically, women's participation in the social and economic spheres in India has been limited. Societal restrictions have long hindered women's access to education, but recent years have seen significant progress, with women now excelling in higher education. This educational advancement has contributed to women's empowerment in economic, social, and political realms.

To understand the impact of higher education on women's empowerment, it is essential to explore various dimensions of empowerment and assess how higher education influences these dimensions. This research focuses on three main components of empowerment: economic, social, and political. By examining these components, the research aims to compare the levels of empowerment among women across different occupations. This research intends to analyze the impact of higher education on the empowerment of women across different dimensions and occupations.

One of the key challenges in this research is capturing employability among educated women. Higher education does not always guarantee employment or employability. Therefore, it is crucial to investigate the employability skills of educated women and understand the factors influencing their employment prospects.

OBJECTIVES OF THE RESEARCH

The main objective of this research is to analyze the role of higher education in women's empowerment. The specific objectives are;

1. To analyze the status of women’s education and employment in India and Karnataka.
2. To examine the educational status of women and to compare the empowerment level of women across different categories of employment.

3. To analyse the impact of higher education on the socio-economic and political empowerment of women.
4. To critically evaluate the level of employability among the educated women.
5. To analyze the impact of employment on the socio-economic and political empowerment of educated women.

HYPOTHESES

The study was constructed upon several hypotheses. Initially, it posited that higher education enhances the employability of women. Additionally, the study hypothesized that the empowerment of women is determined by their employment status. Furthermore, it postulated that there exists variation in the economic empowerment levels among higher-educated employed women and their unemployed counterparts. Through these hypotheses, the study aimed to elucidate the multifaceted relationships between higher education, employment, and women's empowerment.

The study found that it can be inferred that higher education positively impacts the employability of women. This effect may vary across different occupations, with employability being lower among unemployed women. Moreover, the study indicates that employment serves as a determinant of women's empowerment, with employed women generally exhibiting higher levels of empowerment compared to their unemployed counterparts. Furthermore, the study highlights the role of higher education in enhancing women's economic empowerment. It is observed that economic empowerment levels differ between employed and unemployed women, with higher-educated and employed women generally experiencing greater empowerment than unemployed women.

RESEARCH METHODOLOGY

It is a methodological challenge to examine the impact of higher education on women's empowerment. However, an attempt was made in this study both by initiating theoretical discussion and analysis of empirical shreds of evidence. This study is partly descriptive and partly diagnostic. This study is focused on analyzing the role of higher education in the empowerment of women. As the concept of women's empowerment is multi-faceted, the researcher considered the socio-economic and political aspects of women's empowerment**.** An

attempt is made to capture the socio-economic and political empowerment of women through higher education with the help of appropriate variables.

Empowerment of women will be measured in terms of higher education and employment. Further**, Social empowerment** is measured in terms of respect in the family, honor in society, involvement in public programs, social awareness, etc. **Economic empowerment** is measured in terms of freedom to spend, save, and invest, economic independence, administration of money, online banking practices, etc. **Political empowerment** is measured by indicators like awareness of voting rights, participation in political campaigns and protests, contesting in elections, etc.

To measure the employability of the higher-educated women a model is made based on the opinions collected by the respondents belonging to various categories of employment. The employability skills required for various occupations like teachers, bankers, professionals (doctors and engineers), and entrepreneurs were listed and measured.

The present research study is conducted in Coastal Karnataka. This region includes three districts namely, Dakshina Kannada, Udupi, and Uttara Kannada. However, the study is confined to Dakshina Kannada and Udupi districts of Coastal Karnataka.

Data and Data Collection

Both secondary data and primary data were used for the analysis. Secondary data were collected from relevant sources like the reports of the Ministry of Education, Ministry of Human Resource Development, All India Survey on Higher Education, Five Year Plan documents, District Statistical Office, etc.

The primary data were collected through a field survey of sample educated women (both employed and unemployed) in both districts.

Sampling

Given the dispersed nature and undefined population of educated women, employing a systematic sampling method poses limitations. Consequently, sample respondents are randomly selected from both employed and unemployed women across various educational levels, including undergraduate, postgraduate, and professional education such as medical and engineering.

A total of 400 employed women, comprising 100 each from teaching, banking, professional fields (such as medicine and engineering), and women entrepreneurs, are interviewed to gather the necessary data for analysis. Although the sample size may seem

small in comparison to the larger population, this approach is chosen due to the absence of available information on educated and employed women in the study area, as well as the time constraints. Care has been taken to ensure that the selected sample adequately represents the population.

In addition to the employed women, 200 educated unemployed women are also interviewed to gather information about their socio-economic circumstances. These women serve as the control group in assessing employability among educated women. The randomly selected educated (employed and unemployed) women sample details are given in Table 1.

Table-1: Educated women respondents (sample size)

Categories	**Sample Size**		**Total**
	Dakshina Kannada District	**Udupi District**	
Teachers	50	50	100
Bank employees	50	50	100
Professionals (doctors and engineers)	50	50	100
Entrepreneurs	50	50	100
Unemployed	100	100	200
Total	**300**	**300**	**600**

The comprehensive structured, pre-tested questionnaire is used to collect information from 600 educated women respondents in Dakshina Kannada and Udupi districts. The questionnaire incorporated questions for randomly selected members of the various groups of Dakshina Kannada and Udupi districts. A purposive random sampling technique was adopted.

Tools of Analysis

Analysis of the empowerment of educated women is carried out using different statistical tools. Parameters such as income level, consumption expenditure behavior, savings, and investment behavior etc are also examined. Employability skills among educated women were identified based on the models given by McQuaid and Lindsay. Further, the employability factors given by the model are modified to make it pertinent to the specific professions to which the sample employed women belong.

The Statistical Package for the Social Sciences is used to process the field survey data. Statistical tools and techniques such as percentage, average, mean, standard deviation, and Likert's Scale, are used to analyze the survey data.

Likert's Scale:

The Likert scale is a fundamental and widely used psychometric tool in educational and social science research. It transforms qualitative data into quantitative values, making it suitable for statistical analysis. Rensis Likert first introduced this concept in his article, "A Technique for the Measurement of Attitudes," (1932), published in the Archives of Psychology. He expanded on this idea in a 1934 article in the Journal of Social Psychology, titled "A Simple and Reliable Method of Scoring the Thurstone Attitude Scales." Likert's objective was to create a scientific method for measuring psychological attitudes.

In this research, respondent's scores on various parameters of social, economic, and political empowerment were collected in a range of four level scores ('Very much', 'much', 'somewhat', and 'not at all') and average scores for all social, economic and political empowerment components were computed and compared along with the employability skills of the higher educated employed women. The corresponding scores were multiplied by the number of respondents and the average scores of each parameter were computed separately for teachers, bankers, professionals, and entrepreneurs using the following formula.

$$\frac{X_1S_1 + X_2S_2 + X_3S_3 + X_4S_4}{N}$$

Using relevant indicators, indices for social empowerment, economic empowerment, and political empowerment are constructed and compared across different employment positions. These indices provide a comprehensive measure of empowerment levels among various occupational groups, allowing for detailed analysis and comparison.

SCOPE AND LIMITATIONS OF THE STUDY

The primary aim of this study is to examine the effect of higher education on women's empowerment, focusing on various aspects such as social, economic, and political dimensions through specific indicators. It seeks to compare empowerment levels among four distinct groups: teachers, bank employees, professionals, and entrepreneurs. The study includes a sample of 600 respondents from Dakshina Kannada and Udupi districts, ensuring a varied representation of educated women, both employed and unemployed.

By concentrating on this particular demographic, the study allows for a detailed analysis of the unique factors influencing women's empowerment in these districts. It isolates variables to provide nuanced insights into how higher education affects different aspects of empowerment, including autonomy in decision-making, economic independence, and political involvement. Additionally, it investigates the impact of professional fields and employment status on these empowerment dimensions, offering a comparative perspective on women across different sectors.

However, the study is limited by its sample size of only 600 respondents and its focus on just four occupations, excluding other fields where women are employed. This limitation may affect the comprehensiveness of the findings, as it does not account for the diverse experiences of women in various other occupations. Despite this, the study's regional focus, although limiting the generalizability of its findings, is vital for identifying localized trends and challenges that can guide targeted policy interventions.

The insights derived from this research can significantly aid in the creation and implementation of government initiatives aimed at boosting women's empowerment. By understanding the specific needs and circumstances of women in Dakshina Kannada and Udupi, policymakers can develop more effective programs that tackle the root causes of dis-empowerment.

Furthermore, the findings can serve as a foundational resource for future studies examining the relationship between higher education and women's empowerment in other regions. Subsequent comparative studies can build on this research to explore how regional, cultural, and economic contexts affect the role of higher education in empowerment. The study can also set the stage for longitudinal research, tracking empowerment changes over time and providing deeper insights into the long-term effects of higher education on women's lives.

While the regional specificity and limited occupational scope of this study might restrict its broader applicability, its comprehensive exploration of the relationship between higher

education and women's empowerment in Dakshina Kannada and Udupi districts offers valuable insights. These findings not only aid local policy and program development but also contribute to the wider discourse on women's empowerment and higher education, pointing to areas for future research and action.

CHAPTER DESIGN

Finally, the research report is coordinated into seven Chapters as detailed below.

CHAPTER- I : **"INTRODUCTION"** presents an overview of the subject matter of the research study by clearly detailing the conceptual framework, need for the present study, research questions, objectives, and hypotheses. Besides, methods - sources and methods used for data collection, tools of analysis, scope and limitations of the present study, and chapter scheme will be given in this chapter.

CHAPTER– II : **"THEORETICAL FOUNDATION AND REVIEW OF LITERATURE"** outlines the theoretical foundation of economics of education, women's education and empowerment, and provides a detailed review of earlier research studies conducted in this field of knowledge.

CHAPTER–III : **"WOMEN IN HIGHER EDUCATION: INDIAN SCENARIO"** provides a critical discussion about women's education in India and presents an analysis of the growth of women education in India.

CHAPTER – IV : **"PROFILE OF THE STUDY AREA"** provides the profile of study area - physical, demographic, social-economic; and sample Description.

CHAPTER – V : **"WOMEN EDUCATION AND EMPLOYMENT"** Provides an empirical analysis of women's education, employment and employability in the coastal Karnataka.

CHAPTER – VI : **"EDUCATION AND WOMEN EMPOWERMENT"** Analysis of the socio-economic background of the educated employed women and measures the empowerment of women.

MAJOR FINDINGS

The study attempted to investigate the impact of higher education on the empowerment of women in Coastal Karnataka, utilizing both primary and secondary data sources. Findings from secondary data sources were depicted in terms of general findings, while findings from primary data were presented in the form of empirical findings, providing a comprehensive understanding of the subject.

General findings

- The Female literacy rates in India have exhibited significant growth, increasing from 8.86 percent in 1951 to 65.5 percent in 2011. The gender gap in literacy has also narrowed, decreasing from 18.3 percent in 1951 to 14.4 percent in 2017-18.
- The higher education landscape in India has undergone substantial expansion over the years. The number of universities has risen from 25 in 1950-51 to 1168 by 2021-22. And colleges offering higher education have seen a remarkable increase, surging from 700 to 45473 during the same period.
- Stand-alone institutions have also grown from 11565 in 2012-13 to 12002 by 2021-22.
- Student enrollment in higher education has shown a notable uptick, escalating from 27,433,749 in 2010-11 to 43,268,181 by 2021-22.
- Female enrollment in higher education has experienced a steady rise, increasing from 13,010,858 in 2011-12 to 20,691,792 by 2021-22, constituting 47.82 percent of total enrollment.
- Public spending on education has witnessed significant growth, rising from 64.5 crores in 1951 to 849,279.7 crores in 2020. Private expenditure has also increased from 86.3 crores to 514,763.6 crores over the same period.
- While states' contributions to education as a percentage of GDP have marginally declined from 3.63 percent in 2000-01 to 3.52 percent in 2020-21, the Centre's contribution has increased from 0.51 percent to 1.13 percent.
- The Gross Enrolment Ratio of female students has risen from 19.4 percent in 2011-12 to 28.5 percent in 2021-22, while the Gender Parity Index has increased from 0.88 in 2011-12 to 1.01 in 2021-22.
- Participation of women in income-earning activities has been on the rise, leading to a decline in the unemployment rate among women workers.

- Representation of women in decision-making roles, including in civil service positions, is witnessing an upward trend.
- The female literacy rate in Karnataka has shown consistent growth, rising from 9.0 percent in 1951 to 68.08 percent in 2011.
- Higher education institutions in Karnataka state have experienced significant growth.
- The number of universities increased from 43 in 2010-11 to 75 by 2021-22 and Colleges offering higher education rose from 3,098 to 4,430 during the same period.
- Female enrollment in higher education has seen an upward trend in Karnataka. Female enrollment increased from 218,916 (39.64 percent of total enrollment) in 2000-01 to 1,178,536 (48.37 percent of total enrollment) in 2021-22.
- The Gross Enrolment Ratio of Females and the Gender Parity Index have both increased from 24.30 percent to 36.30 percent and 0.91 percent to 1.01 percent, respectively, from 2010-11 to 2021-22.
- Public expenditure on higher education in Karnataka has shown a declining trend. The percentage of Gross State Domestic Product allocated to higher education decreased from 3.52 percent in 2014-15 to 1.94 percent in 2021-22.
- The percentage of Gross State Domestic Product allocated to higher education has also witnessed a decline, decreasing from 0.51 percent in 2014-15 to 0.28 percent in 2021-22.
- The Labour Force Participation Rate and Worker Population Rate for women in Karnataka have increased, while the unemployment rate of women in the state has declined.
- The percentage of women judges and civil bureaucrats in Karnataka is on the rise, indicating increased representation of women in these positions of authority.
- The female literacy rate in Dakshina Kannada district has shown a substantial increase, rising from 45.32 percent in 1981 to 84.13 percent in 2011. In Udupi district, the female literacy rate increased from 74.05 percent in 2001 to 81.58 percent in 2011.
- The number of higher education institutions in Dakshina Kannada district has expanded significantly, increasing from 62 institutions in 1990-91 to 173 in 2021-22. Concurrently, female enrollment has also witnessed growth, rising from 13,820 females in 1990-91 to 42,611 in 2021-22.
- In contrast, Udupi district has experienced a slight decline in the number of higher education institutions, decreasing from 44 in 2010-11 to 37 in 2021-22. However,

female enrollment has marginally increased from 14,725 in 2010-11 to 15,006 in 2021-22.

- The research also indicates that a greater proportion of women are employed in the private sector as opposed to the public sector in both Dakshina Kannada and Udupi districts.

Empirical findings

The demographic features of the sample women are outlined as follows:

- The majority of the sample women fall within the 30-40 age group, with 24.5 percent aged between 20-30 years, 29.67 percent between 30-40 years, 28 percent between 40-50 years, and 17.83 percent aged over 50 years.
- The largest proportion of respondents, accounting for 40.83 percent, are married. Additionally, 32.5 percent are unmarried, 16.17 percent are widowed, and 10.5 percent are separated.
- Among the sample women, 45.83 percent have undergraduate qualifications, 31.83 percent are postgraduates, and 22.33 percent have received professional education.
- In terms of additional qualifications, 24.33 percent of respondents have completed computer courses, 20.33 percent have obtained diploma courses, 9.33 percent have pursued self-employment courses, and 19.67 percent have undertaken other courses. Additionally, 26.33 percent have not undergone any additional courses.
- The majority of sample women (47.17 percent) come from families with 4-7 members, followed by 37.83 percent with 1-3 members, 12.5 percent with 7-10 members, and only 2.5 percent with more than 10 members.
- A smaller percentage (17.83 percent) of respondents themselves are the heads of their households. The majority of households are headed by husbands (37.33 percent), followed by fathers (31.17 percent), mothers (7.67 percent), and other family members (9 percent).
- Among the respondents, 100 each belong to the occupational categories of teachers, bankers, professionals (engineers and doctors), and entrepreneurs. Additionally, 200 sample women are educated but unemployed.
- Around 43.25 percent of respondents are employed in private organizations, while 27.5 percent and 22.25 percent work in public organizations and are self-employed, respectively. Additionally, 4 percent are employed in NGOs.

- Approximately 14.25 percent of respondents have less than a year of working experience, while 26.75 percent, 23 percent, 17.5 percent, and 11.25 percent have 1-5 years, 6-10 years, 11-15 years, and 16-20 years of experience, respectively. Moreover, 4.75 percent have 21-25 years of experience, and 2.5 percent have more than 25 years of experience.

The economic characteristics of the sample women are recapitulated below:

- 30.5 percent of respondent families earn between 75,000-100,000 rupees, while 23.33 percent earn between 100,000-125,000 rupees. Additionally, 25.33 percent and 9.5 percent earn between 50,000-75,000 and less than 50,000 rupees, respectively. Furthermore, 11.33 percent of respondent families earn above 125,000 rupees.
- Approximately 95.83 percent of respondents possess jewelry as an economic asset. Moreover, 81.17 percent own vehicles, 72.17 percent have savings, 64.33 percent own houses, 47 percent own land, and 38.5 percent have invested in shares and bonds. Additionally, 20.83 percent have other forms of economic assets.
- The majority of respondents (28.25 percent) earn between 20,000-40,000 rupees. Additionally, 26.5 percent, 17.25 percent, and 22 percent earn between 40,000-60,000, 60,000-80,000, and less than 20,000 rupees, respectively. Only 6 percent earn above 80,000 rupees.
- A significant proportion of teachers (42.0 percent) earn between 20,000-40,000 rupees, while bank employees (28.0 percent) and entrepreneurs (34.0 percent) earn between 40,000-60,000 rupees. Professionals (27.0 percent) typically earn between 60,000-80,000 rupees.
- 47.25 percent of respondents spend 20-40 percent of their income on consumption. In terms of food consumption, 48.25 percent spend 20-40 percent of their income, while 47.5 percent spend 20-40 percent on non-food items.
- The majority of teachers (50.0 percent), bank employees (49.0 percent), professionals (41.0 percent), and entrepreneurs (49.0 percent) allocate 20-40 percent of their monthly income towards consumption activities.
- 34.75 percent of sample women save 20-40 percent of their income, and 41.75 percent invest 20-40 percent. Notably, 100 percent of the sample women invest in jewels, while 91.25 percent have life insurance and 88.5 percent have bank deposits.

- Among teachers, the majority (39.0 percent) save less than 20 percent of their monthly income, while among bank employees and professionals, the majority (38.0 percent and 34.0 percent respectively) save 20-40 percent of their income. For entrepreneurs, 39.0 percent save 40-60 percent of their income.
- The majority of teachers (39.0 percent) do not make any investments. However, among bank employees (44.0 percent), professionals (39.0 percent), and entrepreneurs (45.0 percent), the majority invest 20-40 percent of their monthly income.
- The majority save for personal requirements (89.0 percent), children's education (85.5 percent), and assured benefits (81.75 percent). Additionally, 72.25 percent save for tax benefits, while 68.75 percent save for other reasons.

The research study delves into various dimensions of women's empowerment, encompassing social, economic, and political aspects, as well as women's employment and employability. Consequently, the empirical findings of the study are categorized into employability, women's employment, social empowerment, economic empowerment, and political empowerment.

Employability

The findings regarding employability skills among sample women across different professions are as follows:

- Sample women teachers exhibited 68.5 percent employability skills upon graduation. Notably, they possessed 80.5 percent of the skills required for teaching, 60.25 percent for banking, 65.0 percent for professional roles, and 62.25 percent for entrepreneurship. Additionally, they had 74.25 percent of essential skills.
- Sample women bank employees demonstrated 71.5 percent employability skills. They showcased proficiency in various areas, including 76.75 percent for banking, and 70.75 percent, 69.5 percent, and 67.75 percent for teaching, professional roles, and entrepreneurship, respectively. Moreover, they possessed 73.75 percent of essential skills at graduation.
- Sample women professionals exhibited 74.25 percent employability skills upon graduation. They displayed competence in different domains, such as 77.0 percent for professional roles, 75.25 percent for teaching, 72.5 percent for banking, and 69.5

percent for entrepreneurship. Additionally, they possessed 76.25 percent of essential skills.

- Sample women entrepreneurs demonstrated 76.75 percent employability skills at graduation. They showcased proficiency, including 80.25 percent for entrepreneurship, and 77.0 percent, 74.25 percent, and 75.75 percent for teaching, banking, and professional roles, respectively. Moreover, they possessed 76.0 percent of essential skills.
- Unemployed sample women exhibited varying levels of skills needed for different professions, with 75.25 percent for teaching, 66.0 percent for banking, 65.5 percent for professional roles, and 61.75 percent for entrepreneurship. Additionally, they possessed 71.0 percent of essential skills.
- The overall employability skill score was found to be 72.75 percent among employed women, while it was 67.25 percent among unemployed women.

Impact of Higher Education on Employability

To evaluate the impact of higher education to enhance employability skills, a range of variables is taken into account, and each is assigned weighted scores. The women sampled in the study region demonstrate specific traits concerning their involvement in higher education and employability:

In **Dakshina Kannada** district:

- 91.5 percent of employed women with higher education believe it enhances women's employability, compared to 76.0 percent of unemployed women.
- 82.0 percent of employed and 69.75 percent of unemployed women agree that higher education improves analytical thinking capacity.
- 82.75 percent of employed and 63.75 percent of unemployed women believe higher education teaches leadership qualities.
- 89.25 percent of employed and 69.5 percent of unemployed women think higher education enhances communication skills.
- 75.0 percent of employed and 66.75 percent of unemployed women assume higher education teaches problem-solving skills.
- 81.5 percent of employed and 67.25 percent of unemployed women believe higher education imparts event planning and organization skills.

- 82.25 percent of employed and 69.25 percent of unemployed women perceive higher education as enlightening about teamwork.
- 78.5 percent of employed and 74.0 percent of unemployed women think higher education teaches respect for individual differences.
- 72.0 percent of employed and 63.0 percent of unemployed women assume higher education teaches time and money management skills.
- 82.25 percent of employed and 71.0 percent of unemployed women believe higher education enlightens about technology use.
- 59.5 percent of employed and 60.5 percent of unemployed women associate higher education with stress management skills.
- Overall, 79.68 percent of employed women with higher education and 68.25 percent of unemployed women believe higher education positively impacts employability skills.
- Specifically, 76.0 percent of teachers, 80.25 percent of bank employees, 83.25 percent of professionals, 79.0 percent of entrepreneurs, and 68.25 percent of unemployed women believe higher education positively shapes individuals' employability skills.

In **Udupi** district:

- 90.5 percent of employed women with higher education perceive that it enhances women's employability, while 77.0 percent of unemployed women share the same belief.
- 77.25 percent of employed and 70.75 percent of unemployed women acknowledge that higher education enhances analytical thinking capacity.
- 81.0 percent of employed and 62.0 percent of unemployed women believe that higher education imparts leadership qualities
- 86.50 percent of employed and 72.25 percent of unemployed women perceive higher education as enhancing communication skills.
- 71.75 percent of employed and 63.0 percent of unemployed women associate higher education with developing problem-solving skills.
- 77.5 percent of employed women think that higher education teaches event planning and organization, compared to 64.5 percent of unemployed women who share the same belief.
- 81.0 percent of employed women and 69.5 percent of unemployed women perceive higher education as enlightening about teamwork.
- 77.25 percent of employed women and 68.5 percent of unemployed women believe that higher education teaches to respect individual differences.

- 67.5 percent of employed and 66.0 percent of unemployed women assume higher education teaches time and money management skills.
- 77.5 percent of educated women and 64.75 percent of unemployed women believe that higher education enlightens about technology use.
- 62.25 percent of employed and 63.75 percent of unemployed women associate higher education with stress management skills.
- Overall, 77.27 percent of employed women with higher education and 67.5 percent of unemployed women believe that higher education positively impacts employability skills.
- Particularly, 75.75 percent of teachers, 76.75 percent of bank employees, 79.75 percent of professionals, 76.75 percent of entrepreneurs, and 67.5 percent of unemployed women perceive higher education as positively shaping individuals' employability skills.

On average, 78.5 percent of employed women and 68.0 percent of unemployed women hold the belief that higher education effectively cultivates employability skills.

Women's Employment and Empowerment

Weighted scores are utilized to evaluate the influence of employment on women's empowerment, considering variables such as employment social dignity, mobility, economic behavior, etc., within the study region. The identified features are as follows:

In **Dakshina Kannada** district:

- 96.5 percent of the sample employed and 88.75 percent of unemployed women perceive employment as a means of empowerment.
- 88.5 percent of employed and 71.0 percent of unemployed women recognize the role of higher education in enhancing employment opportunities.
- 85.0 percent of employed and 92.25 percent of unemployed women believe that employment contributes to elevating the status and dignity of women within society.
- 83.0 percent of employed and 81.25 percent of unemployed women view employment as crucial in strengthening their decision-making capacity.
- 83.75 percent of employed and 77.0 percent of unemployed women perceive that employed women receive respect within their families.
- 78.75 percent of employed and 80.75 percent of unemployed women agree that employment facilitates social mobility.

- 80.25 percent of employed and 78.0 percent of unemployed women believe that it provides them with the authority to manage finances.
- 85.75 percent of employed and 85.0 percent of unemployed women assert that employment raises the standard of living among educated women.
- 87.25 percent of employed and 87.75 percent of unemployed women attribute financial independence to employment.
- 79.25 percent of employed and 82.25 percent of unemployed women believe that employment promotes greater awareness regarding money management.
- 79.0 percent of employed and 81.5 percent of unemployed women assume that employed women accumulate assets.
- 77.0 percent of employed and 76.0 percent of unemployed women perceive employed women as capable of managing financial crises.
- Overall, 83.5 percent of higher-educated employed women and 81.75 percent of unemployed women endorse the positive impact of employment on women's empowerment.
- Specifically, 83.5 percent of teachers, 79.0 percent of bank employees, 85.25 percent of professionals, and 86.75 percent of entrepreneurs express belief in the positive impact of employment on women's empowerment.

In **Udupi** district:

- 95.75 percent of employed and 84.5 percent of unemployed women regard employment as a significant source of empowerment.
- 89.25 percent of employed and 70.0 percent of unemployed women recognize the role of higher education in expanding employment opportunities.
- 83.25 percent of employed and 89.0 percent of unemployed women believe that employment contributes to enhancing the status and dignity of women within society.
- 80.25 percent of employed and 73.5 percent of unemployed women perceive employment as pivotal in strengthening their decision-making capacity.
- 80.75 percent and 77.25 percent of unemployed women perceive employed women as receiving respect within their families.
- 75.25 percent of employed and 74.0 percent of unemployed women agree that employment enables social mobility.
- 78.75 percent of employed and 71.25 percent of unemployed women believe that employment grants them the ability to manage finances.

- 83.0 percent of employed and 79.0 percent of unemployed women assert that employment enhances the standard of living among educated women.
- 84.75 percent of employed and 84.75 percent of unemployed women attribute financial independence to employment.
- 76.75 percent of employed and 79.0 percent of unemployed women believe that employment promotes greater awareness of money management.
- 72.25 percent of employed and 77.5 percent of unemployed women assume that employed women accumulate assets.
- 74.25 percent of employed and 74.25 percent of unemployed women perceive employed women as competent in managing financial crises.
- Altogether, 81.0 percent of higher-educated employed women and 77.75 percent of unemployed women endorse the positive impact of employment on women's empowerment.
- Precisely, 79.0 percent of teachers, 78.25 percent of bank employees, 83.75 percent of professionals, and 83.75 percent of entrepreneurs express belief in the positive impact of employment on women's empowerment.

On average, 82.25 percent of higher-educated employed women and 79.75 percent of higher-educated unemployed women are of the opinion that employment serves as a means of empowerment for women.

Social Empowerment

Through the assessment of 20 unique statements, the viewpoints of highly educated women regarding social empowerment were collected and evaluated. Consequently, specific conclusions were drawn based on their information.

- In Dakshina Kannada district, 81.75 percent of higher-educated employed women and 73.75 percent of unemployed women believe that higher education contributes to their social empowerment.
- Social empowerment scores vary across professions in Dakshina Kannada district: teachers at 78.75 percent, bank employees at 85.5 percent, professionals at 80.5 percent, and entrepreneurs at 82.25 percent.
- In Udupi district, 80.0 percent of higher-educated employed women and 70.5 percent of unemployed women express the belief that higher education empowers them socially.

- The social empowerment scores across professions in the Udupi district are as follows: teachers at 77.5 percent, bank employees at 81.0 percent, professionals at 79.75 percent, and entrepreneurs at 81.5 percent.
- Overall, 81.0 percent of employed women and 72.25 percent of unemployed women perceive higher education as a positive contributor to their social empowerment.

Economic Empowerment

To evaluate the economic empowerment status of highly educated women, both employed and unemployed, in the study region, 15 variables were considered, including income generation, access to savings and investment opportunities, access to credit facilities, etc. The study yielded the following findings.

- In Dakshina Kannada district, 83.5 percent of employed women with higher education and 69.75 percent of unemployed women with higher education believe that higher education contributes to their economic empowerment.
- Across various professions in Dakshina Kannada district, the economic empowerment scores are as follows: Teachers scored 76.0 percent, bank employees scored 88.5 percent, professionals scored 81.25 percent, and entrepreneurs scored 87.75 percent.
- Within Udupi district, 81.0 percent of employed women with higher education and 68.25 percent of unemployed women with higher education perceive higher education as empowering them economically.
- Economic empowerment scores among different professions in Udupi district are: Teachers achieved a score of 75.5 percent, bank employees scored 81.75 percent, professionals attained 82.5 percent, and entrepreneurs achieved a score of 84.5 percent.
- Overall, 82.25 percent of employed women with higher education and 69.0 percent of unemployed women hold a positive view regarding the contribution of higher education to women's economic empowerment.

Political Empowerment

To assess the political empowerment status of highly educated employed and unemployed women, 17 variables were considered, including awareness of voting rights, participation in politics, engagement in political protests, and involvement in local bodies, etc, The findings from the study are as follows:

- In Dakshina Kannada district, 72.5 percent of employed women with higher education and 67.5 percent of unemployed women with higher education perceive higher education as contributing to their political empowerment.
- The political empowerment scores for different professions in Dakshina Kannada district are: teachers at 68.75 percent, bank employees at 82.0 percent, professionals at 66.75 percent, and entrepreneurs at 72.25 percent.
- In Udupi district, 72.5 percent of employed women with higher education and 68.0 percent of unemployed women with higher education share the belief that higher education empowers them politically.
- The political empowerment scores for various professions in the Udupi district are: teachers at 71.25 percent, bank employees at 77.75 percent, professionals at 68.75 percent, and entrepreneurs at 72.0 percent.
- Overall, 72.5 percent of employed women with higher education and 67.75 percent of unemployed women recognize the positive influence of higher education on political empowerment.
- In the study area, higher education is believed to contribute to social empowerment by 81.0 percent of employed and 72.25 percent of unemployed women, to economic empowerment by 82.25 percent of employed and 69.0 percent of unemployed women, and to political empowerment by 72.5 percent of employed and 67.75 percent of unemployed women.

IMPLICATIONS

The study on the impact of higher education on women's empowerment ushers certain policy implications.

- Encouraging women's participation in higher education is pivotal for their socio-economic and political empowerment. Policies must address low enrollment rates, ensure quality education, expand institutions, minimize dropout rates, and update curricula to meet global standards.
- While higher education is vital, it's not sufficient for women's empowerment. Combining it with employment is crucial. Discrepancies exist in empowerment levels between employed and unemployed highly educated women. Employment fosters economic independence, enhancing empowerment. Despite rising higher education

participation, women's employment rates stagnate, warranting government action to improve job opportunities.

- The study reveals a deficiency in women's employable skills, partly attributed to higher education institutions' curricula. To address this gap, curricula should integrate practical market demands alongside theoretical teachings. Additionally, collaborative efforts involving women's organizations, NGOs, and governmental initiatives are needed to organize training programs aimed at instilling employable skills in highly educated women students.
- The study highlights the underrepresentation of women in decision-making positions, including governmental roles like IAS, IPS, MLAs, and MPs. To address this disparity, concerted efforts are needed to raise awareness among women about their potential in public decision-making. Governmental bodies must actively promote women's participation in these positions, while women themselves should also express interest and actively pursue such roles.
- Women's political participation is vital for achieving gender equality and fostering genuine democracy. However, the study reveals lower levels of political empowerment compared to social and economic empowerment among women. To address this, higher education institutions should actively prepare students for democratic engagement. Initiatives such as promoting women's participation in college elections and conducting workshops on the importance of political empowerment should be encouraged within these institutions.
- The study notes higher enrollment of female students in general education courses compared to professional ones. To address this gap, the government should consider offering professional courses at affordable rates, thereby increasing accessibility and enrollment among women.
- The study reveals insufficient knowledge among women regarding investment decisions, resulting in ineffective savings practices. To address this issue, NGOs and women's organizations should focus on raising awareness among women about optimal saving and investment strategies.

Given the aforementioned realities, the researcher suggests the following recommendations to the government for future policy formulation and implementation:

The government should take decisive actions to enhance the employability of women graduates and secure their economic futures. It is crucial to guide higher education institutions

to integrate employability skills into their curricula, ensuring that women graduates are equipped with the necessary skills to succeed in the job market. Additionally, the government should launch initiatives to raise awareness about the importance of these skills, encourage proactive career planning among women, and establish career guidance services in educational institutions. Collaborating with industry partners to align educational programs with job market demands and implementing monitoring mechanisms to evaluate the effectiveness of these programs are also essential steps. Furthermore, developing inclusive policies that address workplace challenges faced by women, such as flexible working arrangements and childcare support, will foster a more supportive environment for women in the workforce.

To secure the economic lives of employed women, the government should promote financial literacy programs that educate women on the importance of rational saving and investing. Providing access to financial planning resources, offering financial incentives such as tax benefits and matched savings plans, and organizing regular financial management workshops tailored for women will help them make informed financial decisions. By encouraging wise financial practices and supporting women in building their financial security, the government can ensure that women are better prepared for economic uncertainties and able to contribute more effectively to the economy.

CONCLUSION

The development of a nation hinges on the development of its human resources, a task that education plays a vital role in. Present-day educational policies are crafted with the aim of fostering the holistic development of individuals. In countries like India, the enrollment of women in education, particularly higher education, has been a relatively recent phenomenon, owing to historical factors. Despite progress, many educated women still face challenges in finding suitable employment. However, there is a noticeable shift as more women aspire to contribute to their families' income.

With education and employment, women are expected to achieve social, economic, and political empowerment. This was explored in the research, which found that employed, educated women experience greater empowerment compared to their unemployed counterparts. Thus, the focus on enhancing employability skills among educated women becomes crucial, aligning with the objectives of the New Education Policy 2020. Strengthening women's enrollment in higher education and improving their employable skills can integrate

them into the economic mainstream, contributing to both individual and national development. Ultimately, empowering women not only enhances their economic independence and societal status but also fosters overall economic growth and prosperity.

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